

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: JINTARA YANUAR JAP	§	Case No. 1:17-bk-04279
JENNIFER PADILLA JAP	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/13/2017.
- 2) The plan was confirmed on 01/18/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 08/07/2019, 08/29/2019.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 11/09/2022.
- 5) The case was completed on 11/30/2022.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 72.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$47,134.00.
- 10) Amount of unsecured claims discharged without full payment: \$49,106.11.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 20,160.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 20,160.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,650.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,499.95	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,149.95
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
PAUL MURPHY-AHLES ESQUIRE	Lgl	0.00	NA	NA	4,650.00	0.00
DISCOVER	Uns	1,123.00	1,123.36	1,123.36	200.29	0.00
GASTROENTEROLOGY	Uns	0.00	707.23	707.23	126.09	0.00
ALLY FINANCIAL	Sec	27,941.00	29,555.52	899.64	899.64	0.00
FIRST NATIONAL BANK OF OMAHA	Uns	0.00	3,919.45	3,919.45	698.77	0.00
FIRST NATIONAL BANK OF OMAHA	Uns	0.00	764.01	764.01	136.21	0.00
DISCOVER	Uns	0.00	2,096.46	2,096.46	373.77	0.00
YORK HOSPITAL	Uns	0.00	2,300.82	2,300.82	410.20	0.00
COMMONWEALTH OF	Pri	0.00	108.02	102.97	0.00	0.00
COMMONWEALTH OF	Uns	0.00	108.02	5.05	0.90	0.00
BELCO FCU	Uns	15,687.00	16,103.58	16,103.58	2,871.01	0.00
V.W. CREDIT, INC	Sec	12,945.00	12,203.93	485.77	49.53	0.00
UNITED STUDENT AID FUNDS INC	Uns	27,033.00	26,786.58	26,786.58	4,775.62	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	118.36	118.36	21.10	0.00
BECKETT & LEE	Uns	1,414.00	1,478.65	1,478.65	263.62	0.00
PORTFOLIO RECOVERY	Uns	2,950.00	2,950.39	2,950.39	526.01	0.00
PORTFOLIO RECOVERY	Uns	0.00	482.95	482.95	86.10	0.00
PORTFOLIO RECOVERY	Uns	1,612.00	1,228.89	1,228.89	219.09	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
MIDFIRST BANK	Sec	0.00	143,205.92	0.00	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	2,053.00	2,091.13	2,091.13	372.81	0.00
QUANTUM3 GROUP, LLC	Uns	2,050.00	2,088.35	2,088.35	372.32	0.00
QUANTUM3 GROUP, LLC	Uns	141.00	326.16	326.16	58.15	0.00
QUANTUM3 GROUP, LLC	Uns	1,210.00	1,273.63	1,273.63	227.07	0.00
QUANTUM3 GROUP, LLC	Uns	2,075.00	2,075.22	2,075.22	369.97	0.00
QUANTUM3 GROUP, LLC	Uns	930.00	968.09	968.09	172.59	0.00
QUANTUM3 GROUP, LLC	Uns	295.00	295.42	295.42	52.66	0.00
QUANTUM3 GROUP, LLC	Uns	398.00	426.93	426.93	76.12	0.00
QUANTUM3 GROUP, LLC	Uns	1,338.00	1,376.89	1,376.89	245.48	0.00
QUANTUM3 GROUP, LLC	Uns	265.00	499.61	499.61	89.07	0.00
RESURGENT CAPITAL SERVICES	Uns	1,148.00	1,282.38	1,282.38	228.62	0.00
TD BANK	Uns	186.00	489.36	489.36	87.24	0.00
PACIFIC UNION FINANCIAL	Sec	144,257.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	1,377.00	NA	NA	0.00	0.00
BARCLAYS OF DELAWARE	Uns	203.00	NA	NA	0.00	0.00
BEST BUY	Uns	1,149.00	NA	NA	0.00	0.00
CBNA/SUNOCO	Uns	607.00	NA	NA	0.00	0.00
CHASE CARD	Uns	2,775.00	NA	NA	0.00	0.00
FIRST BANKCARD	Uns	4,683.00	NA	NA	0.00	0.00
YORK ENDOSCOPY CENTER	Uns	50.00	NA	NA	0.00	0.00
WELLSPAN HEALTH	Uns	75.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 1,385.41	\$ 949.17	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 1,385.41	\$ 949.17	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 102.97	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 102.97	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 73,258.95	\$ 13,060.88	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,149.95	
Disbursements to Creditors	\$ 14,010.05	
TOTAL DISBURSEMENTS:		\$ 20,160.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 10/19/2023

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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